

# THE IRON LORD

By S. R. CROCKETT.

Author of "The Stick Minister," "The Raiders," "The White Plume," Etc.

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## Synopsis of Previous Chapters.

The story opens at the home of Jacob Roman, of Corn House, on the Potomac. He is a ship owner and mine owner and very rich. Wanting to be rid of his wife, Caroline, he has interested the task to his brother, Thomas, of getting her incarcerated in an insane asylum. This fails because of the testimony of Jacob's daughter, Vida, who, however, cannot believe that she is really his daughter. Jacob sends one of his ships after her, but the Good Intent is wrecked and Vida and her mother thrown ashore. Vida renounces her father and becomes Vida Roman, the adopted daughter of "Billy" Roman, the keeper of one of the coast lights. James Kahn, supercargo and confidential man of Jacob Roman, is scheming to get possession of the Roman mines and millions. In the meantime, Vida is living happily at Kirkcubbin and two swains are attentive to her, Phil Calmont and Victor. The story now takes up the past life of Jacob Roman; tells of his secret marriage to Caroline, secret because of the fear of the displeasure of his rich uncle, and tells how, keeping his wife concealed, he had fallen in love with Miss Georgiana Roman, who had come to him to try and get his wife incarcerated in an insane asylum. The story takes up its main thread and shows Vida happy in Kirkcubbin, and her father noting her success in the church choir. Although the rivalry for Vida's affection continues, Vida gives Phil Calmont a place in his life. Billy Roman resolves to stop smoking, and proceeds to explain to Dick Finner the working of Skerry Light. Vida appears upon the scene and it is clear that the two men have been discussing her, which she promptly resents. She is wrong, however, as developments show. Vida relates to her room, while in the meantime, they talk about a present she is to receive. The story takes up Vida's life day by day until the time when James Kahn, with an eye to the Roman millions, proposes to Vida's father, who, at that time, thinking him a robber, but Kahn explains, and Vida's guardian listens to her suit. She resents Kahn, but no one knows whether it is Vida Roman or Phil Calmont with whom she is really in love.

## CHAPTER XLII—Continued.

"I wish my father would mind his own business," began Phil, angrily.

"No," said Vida; "you must not say that! He meant well."

"Worst kind!" grunted Phil, with his father's exact manner. Vida stamped her foot with hers.

"He is your father, and he only said that my father, Mr. Roman, might not get better, and that as things looked now, he had lost all his money. We might have to support him all his life. But I believe he only said that to try me. I could see him watching, and he was nice to me before he went away."

"And what did you say?" Phil demanded.

"Well, I answered for you—for my father—for my husband—as you would if you had been here."

"My little girl!"

"No, not now!—Let me tell you!" she held him off a moment.

Nevertheless, it was some time before Vida—with, of course, the best will in the world to expedite matters, could resume her story.

"You see, Phil, it's all right for me—because he is my father. And it's all right for you, because you are going to have me! But it's not all right as I see it, that the present expense should come off Dick and Billy, who have been so kind to me all their lives!"

"Oh, they—they can stand it!" said Phil carelessly.

"I know Billy is rich for he was before he began to put up that lighthouse; but all the same I'm not going to have it—do you not see? In a way they had got to think themselves my two fathers. It was funny, but true. They always treated me as a daughter—don't you remember now, when my real father comes, who has never done anything—well, to tell the truth, I think they feel it. Yet we can't turn him out—you and I?"

"I have no objection," said Phil, who felt like that, said Phil, drawing the girl beside him down upon a little seat under the rowan shadow, "but do not let that trouble you."

"Look up yonder!" Phil pointed where the pit-wheels made a steady whirling, and in the wind from off the sea the smoke from the brick chimney-stacks of Portogarten Mine curved down landward, and dispersed far away from Portogarten Cove. "There is another 'Incubus' up there. We haven't the space—but there is a fortune or two sufficient, at least, to pay any hospital charges, and to keep your father in comfort all his days."

Already the girl looked brighter. Phil was so comforting. Some men are.

"We have shares, haven't you—I mean you have?" she queried.

"Sold most of them," said Phil sharply.

"What for?" She looked at him quizzically, with a spark in her eye which might be anger. He had made her a present or two, concerning the provenance of which he could not always give clear account. And if well, with things as they were—she would think of him as a good one. He ought to have known better. She would teach him so to do. Presents, indeed!

"Yes, I sold them," he said calmly, "and you know why—to pay the men's wages till we got the corner turned. Billy needed all the money for the light-house. Now the corner is turned, and well turned. We are making money each week, and with the demand for our class of coal for ships on the Clyde—perhaps even from the navy—"

"Who bought your shares, Phil? They must have known you were in need. They would give you just nothing for them?" She threw the questions at him.

"Your father bought them—Mr. Roman," he said; "he gave me ten thousand pounds, and I have sunk over twenty of it in the Heugh up there! Now are you content?"

And, after that, what was there to do but for the pilot to take his wages and go.

## CHAPTER XLIII.

The Tracking of Kahn.

While Jacob Roman was being nursed toward a slow-returning consciousness in the little white house in the Cove of Portogarten, Walter Grindling, in connection with the police, launched himself on the trail of the fugitives. He took with him Phil Calmont and Inspector Henderson, of the detective force—the latter a celebrated man in his way, both witty and wise. The policeman and Grindling had been organizing the search from the hour when the latter discovered the flight of James Kahn.

The curious circumstance that, during the last weeks, Mr. Roman had gone

each day to the new pit, and had there conferred with Phil Calmont, seemed to the inspector to have an undoubted bearing on the case. He must, therefore, see Phil. But, once having spoken with that young man, he was impressed with his straightforwardness and quickness of judgment, that, of his own accord, he invited him to make one of the search party. Various men of the force were on the track already, but nothing of importance had been reported.

It became early evident that the tracks of the automobiles led away toward the south. James Kahn had not made for the great cities. Nor, indeed, would one have expected so simple a strategy from a man of his intelligence.

If the cities are full of people, they are also full of the officers of justice. To Walter Grindling, at least, the design of Kahn seemed clear. The "Confidential" had the command of the "Incubus" coal and ore fleet. He could call it together like an admiral or according to his liking disperse it to the four winds. This last had been a privilege which the two acting superintendents, McKill and Grindling, had always envied him. Captains asked for cargo, for leave, for long voyages, or for short, according to their needs. But there was nothing for it save to send them to the general manager, Mr. James Kahn.

Grindling had borrowed an automobile from one of his friends, with a chauffeur, for short, according to their needs. But there was nothing for it save to send them to the general manager, Mr. James Kahn.

Grindling had followed the evening of soft "growing" rain when James Kahn had started.

As soon as they were off—that is, Grindling, Phil, and Inspector Henderson—the detective proceeded to explain: "He had meant to take Casimir with

# THE STOCK OF MONEY

BY FREDERIC J. HASKIN.

The deposits in all the banks of the United States to-day amount to about thirteen billion dollars. The total amount of actual money in the United States, outside of the national Treasury, amounts to about three billion dollars. Furthermore, the loans and discounts of the banks of the United States amount to about eleven billion dollars. A wonderful tale of the industry of the dollar do these figures tell! They show that every dollar of the bank deposits of the United States has to do the work of four men at once, and, in fact, when it is considered that \$1,000,000,000 of our money never gets into the banks, it will be seen that the dollars that are deposited have even harder tasks than these figures would indicate.

They mean that the average dollar of money in circulation is to the credit of at least four people in the banks of the United States, and has been borrowed by four people from the banks. They mean that the cash business of the country is more than four times as large as the stock of money in circulation, and that the banks, by taking in the people's money, lending it out, taking it in again, and relending it, have been able to keep the wheels of industry running. Probably a more striking way to show how money is made to bear many burdens at the same time would be to say that while the one-fifth of all the silver, and one-sixth of all the gold in the United States is \$34.71, the per capita bank deposit is approximately \$15. From these figures it will be seen that the bank becomes a place where one gets ample security for his money from three to four other people are making money. The other half of the latest available figures place the stock of money of the whole world at \$12,250,000,000, or just about as much as is deposited in all the banks of the United States. In other words, if the money in the banks of the United States is withdrawn, the money it would take every cent the entire world possesses to pay them. Nearly one-half of the money in the world is in the banks, and is divided about evenly between silver and uncovered paper currency. The United States holds approximately two-ninths of all the gold in the world, more than one-fifth of all the silver, and one-sixth of all the uncovered paper.

A good deal has been heard in recent times about hoarding money. Bankers and individuals have been charged with and gold and their substitutes, but they are not the only hoarders in the country. Uncle Sam is something of a hoarder himself, and holds a good deal more than a quarter of a billion dollars in the Treasury in the form of gold.

The national bank has then had deposits of \$5,000,000,000 at the date of the latest figures. Private banks had deposits of \$5,000,000,000 in 1896, as compared with \$1,000,000,000 now. The loan and trust companies then had half a billion dollars, and now have more than two billions in deposits. The national bank then had deposits aggregating a little more than a billion and a half, as compared with more than four billion to-day.

The growth of banking in the various sections of the country forms an interesting study as showing their respective financial development. The Southern States in the last ten years have sur-

passed every other section in the rapidity of the increase of bank deposits. The percentage of gain was 236. In other words, the bank deposits lacked but 2 per cent of being tripled. The Western States ranked next with an increase of 222 per cent. The Middle States an increase of 244 per cent, and the Middle Western States an increase of 210 per cent. The Eastern States increased their deposits 156 per cent, and the New England States 57 per cent.

While bank deposits have been growing with wonderful rapidity in ten years, the banking power of the nation has kept pace. Then it was \$5,000,000,000. To-day it is more than \$16,000,000,000. Then the banking power of the United States represented about one-third of the banking power of the world. To-day it represents eight-ninths of the banking strength of all countries. In the last ten years the banking power of the United States has developed more rapidly than that of all other countries together.

The United States profits not a little by the operation of making money. When a million dollars of money is issued from the government mints and the Bureau of Printing and Engraving, it is reasonably certain that a percentage large enough to make it a profitable business will never be returned. An instance of this is to be had in the issuance of fractional currency. Everybody knows that the three, five, ten, fifteen, twenty-five, and fifty cent paper money to-day is so rare as to be sold for more than its face value. There is now more than \$15,000,000 worth of this fractional currency outstanding. As the Treasury got face value for it when it was issued, it is that much ahead of the game.

Likewise, there are the old demand notes of five, ten, and twenty dollar denomination. They are out of circulation and about \$5,000,000 worth of them never came back. More than a million dollars' worth of two and three cent pieces never came back for redemption. If no Sam could balance his books, he would probably find himself ahead of the game by more than a hundred million dollars since he went into the money-making business through that which left his hands never to return.

The average man does not realize the wonderful increase in the production of gold in recent years. More gold was brought from the mines of 1906 than in the ten years from 1896 to 1906 than was produced between 1892, when Columbus discovered America, and 1896, when the gold of California began to come into the open. In the same decade after 1896 the gold production was as great as it was in the quarter of a century preceding. If the present rate of production is kept up the world will have produced by 1908 as much in twelve years as it did in fifty years before 1896, or more than \$5,000,000,000 worth of the precious metal. The production of silver has increased enormously also, but its great increase began four years earlier.

In per capita circulation Colombia ranks first among the nations of the world, with \$164.66. But she can easily do better. If all of her paper money except 75 per cent of it is converted into gold, she would have a per capita circulation of \$75.63, though \$54.40 of this is paper and has nothing behind it. France is third, with nearly \$40 per capita; of this \$25.41 is gold. The United States follows with \$34.71. Australasia ranks next, and is only a little bit behind the United States; its per capita circulation of gold is the highest in the world, being over \$80. Europe ranks next, and then the United States.

Per capita circulation in England is but a few dollars more than half of what it is in the United States, while Germany manages to get along on one-third less than we have—and we are clamoring for more. The money per capita in Japan amounts to \$4.15, and in China to only \$1.06, the lowest by one-half of any nation in the world. The average per capita circulation for all nations is \$28.8, of which \$4.90 is gold, \$2.40 silver, and \$26.80 uncovered paper.

To-morrow—Panics and Legislation.

Regulate Sale of Flour.

The Commissioners will again submit to Congress a bill to regulate the inspection and sale of flour in the District of Columbia. The bill will also provide for the appointment of a flour inspector.

Commissioner Macfarland yesterday approved the old bill, which was presented to Congress last year and which failed to pass, corrected by District Sealer of Weights and Measures Haskell.

him. But something happened. I don't yet know what. Casimir's coat and driving gloves were lying upon the table in the hall of "The Caravanera." Therefore, when James Kahn sent him on a mission—with the letter to Mr. Roman at the bank—he did not take the automobile. That would have attracted too much attention. He rode a bicycle along the path that skirts the town, over by One Tree Farm, and then, leaving it among some underbrush (where this morning I found his brass pump), he walked up to the door of the bank, crossing the waste ground at the back where, in old times, they used to burn the witches, handed in his letter, and so vanished."

"Casimir went back to 'The Caravanera,' thought," said Walter Grindling thoughtfully. "What did he do that for? Why did he not join Kahn on the road? He had his cycle ready to his hand."

"Kahn had promised to wait for him," said the detective, "promised—that is, and didn't—cleared out as soon as his back was turned."

"Then Casimir took the big Mercedes and got after him," broke in Phil suddenly, the reasoning of the police officer striking him quite suddenly. But Grindling shook his head slowly. His intelligence acted more slowly.

"Well," he said at last, "I suppose you fellows of the force ought to know best. But for me, who have seen them together day by day, these two, Kahn and Casimir, were playing one game—a bad game, maybe, but the same. They were fellow-travelers. Have I not often heard him gibberish by the hour—no, not French—I can do a little boulevard parloving myself—nor yet German. I know 'Herr Ja, Nein & Co.' But something sharp and snappy like a green log laid on the fire hissing and spitting. Oh, I have sat and wondered what they were jawing about. You may depend that where one is, the other is not far off."

The inspector nodded cautiously. "Perhaps," he said, "I agree that they were both in it—that is, till Casimir went to the bank with the letter."

The pursuing automobile was not one of the most recent type, and twice it held the party half an hour on a narrow, hilly road, in the sulks. But the chauffeur understood his machine, and humored it as he might have done a restive horse.

He made Stippers.

In order to obtain a better education, he learned the trade of making slippers, by which he supported himself during two terms at the Haverhill Academy.

In 1829 Whittier became editor of the American Manufacturer published in Boston, and from 1832 to 1836 he edited the Haverhill Gazette. His first publication of any pretension was his "Leg-ends of New England" in 1831, and this was soon followed by others. In 1832 he wrote an anti-slavery pamphlet, and in the same year was a delegate to the anti-slavery convention in Philadelphia. In 1835-36 he represented his district in the Massachusetts legislature.

By this time Whittier was well known as an opponent of slavery, and he was called upon to do work in that movement. In 1838 he went to Philadelphia, where he edited the Pennsylvania Freeman, until 1840, his printing office in the meantime being sacked and burned by a mob. On his return to Massachusetts he busied himself with the publication of poems designed to arouse public sentiment against slavery, and in addition to these spirited lyrics he wrote many poems descriptive of New England life, continuing his literary labors until his death on September 7, 1856, while visiting friends at Hampton Falls, N. H.

Foremost American Poet.

Whittier ranks as one of the foremost American poets, his chief excellence lying in his simplicity, sincerity, directness, and fervor. In his verse dealing with New England life he achieved prominence, the most notable of these productions being "Snow-Bound."

A selection of Whittier's verse, which would show his quality, lyric, descriptive, and moral, most characteristically, would include such poems as "Ichabod," "Barbara Fritchley," "Skipper Ireson's Ride," "The Pipes of Linn," "Laud Deo," "The Eternal Goodness," "In School Days," "Maud Muller," "The Barefoot Boy," "The Swan Song of Parson Avery," and "Snow-Bound."

Another birthday of a prominent man in American history will be celebrated to-day, although the celebrant is not a poet, nor is he as yet among the departed, and it is hoped will not be for many years to come. Commander Richard Walnwright, who sailed with the Pacific fleet yesterday, and will to-day celebrate his fifty-eighth birthday, and many are the good wishes that speed him on this day over the waves.

Commander Walnwright.

Commander Walnwright was born in this city, December 17, 1849, the son of Commander Richard Walnwright, who died near New Orleans August 10, 1862, while commanding Farragut's flagship, the Hartford.

Commander Walnwright was graduated from the Naval Academy in 1868, and after passing the various ranks and serving on various duties, in all of which he acquitted himself with great credit, he was made commander March 4, 1899.

He was an executive officer of the battleship Maine when it was blown up in Havana harbor, and the courage and daring he displayed while in charge of the converted yacht Gloucester at the destruction of Governor's fleet in July, 1898, was commensurate with the most favorable terms by his superiors and an appreciative country.

After the war he was placed in command of the ships at the United States Naval Academy, to be made its superintendent March 15, 1900. In 1902 he was placed in command of the battleship Newark.

Exercises will be held to-night at Andrew Rankin Chapel in celebration of the

Founder's Day at Georgetown University to be observed.

The Society of Alumni of Georgetown University has decided to inaugurate an annual celebration of the birth of Rev. John Carroll, who, in 1780, founded the institution, so the annual winter banquet will be held on the evening of Saturday, January 25. The following day a reception of graduates will be held in Gaston Hall.

Although banquets have been held each year, this is the first time Founder's Day will be officially celebrated, and the officers of the society are making an effort to make the event more elaborate than ever before. George E. Hamilton is president of the national organization, with Harry R. Gower, secretary.

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# QUAKER POET'S DAY

One Hundredth Anniversary of Birth of Whittier.

## ASSOCIATIONS TO CELEBRATE

Hon. Wendell Phillips Stafford, Justice of the District Supreme Court, Will Pay Tribute to Memory of New England Bard—Story of His Life and Works.

One hundred years ago to-day John Greenleaf Whittier, "the Quaker poet," was born at Haverhill, Mass., and the event will be observed everywhere in this country, and particularly in this city, where the various New England State associations have made preparations to celebrate the day in a manner fitting the occasion.

Hon. Wendell Phillips Stafford, Justice of the Supreme Court of the District, is an ardent admirer of the Quaker poet, and will pay special tribute to the memory of the beloved New England seer.

Whittier's parents were Quakers, and he was a member of the Society of Friends until his death. His life as a youth was spent mainly on his father's farm, but he early showed a talent for verse, and published his first poem at the age of eighteen years, in the Free Press, an anti-slavery paper edited by William Lloyd Garrison.

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Open Even-ings. **S. KANN & SONS** Open Even-ings. 817 St. & Pa. Ave. "THE BUSY CORNER"

Only 6 more buying days before Christmas.

# GAMES

We've the biggest assortment of games in the city, with the best values at the lowest prices.

**Games, 5c**

Snake, Old Maid, Dr. Bushy, Whiffle, Baseball, Robinson Crusoe, Excelsior Printing Out, King Ring, Ring Ring, Tinkie Target, Connet, Corner Grocery, Printing Outfit, Pillow Box, Fishy Collie, Bottle in, Fish Pond (2 styles), Scenic Picture Puzzle, Mats and Prizes, Ring My Nose, Hop Scotch Tiddly, Winks, Paper Soldiers, American Jack Straws, Fish, Fish Pond, Table Croquet, Silent Animals, Peter Codder's Trip, Fox and Geese, Transparent Drawing, Dr. Bushy.

**Games, 10c**

Kindergarten Beads and Sewing Cards, Paint Boxes, Wink Cards, Cut-up Animals, Numeral Frames, Put-on-to-Shape, Transparent Drawing, Stamp, Sup.

**Games, 15c**

Paint Boxes, Bagatelle Boards, Tiddly Winks, Bunter Brown Puzzle, Excelsior Printing Out, Fish, Fish Pond, Table Croquet, Silent Animals, Peter Codder's Trip, Fox and Geese, Transparent Drawing, Dr. Bushy.

**Games, 19c**

Paint Boxes, Bagatelle Boards, Tiddly Winks, Bunter Brown Puzzle, Excelsior Printing Out, Fish, Fish Pond, Table Croquet, Silent Animals, Peter Codder's Trip, Fox and Geese, Transparent Drawing